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EXAMINER

REFAI, RAMSEY

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3627

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

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DETAILED ACTION

Response to Amendment

Responsive to Amendment received February 27, 2009. Claims 1, 9, 17, 27, and 37 have been amended. Claims 1-45 remain pending.

Response to Arguments

1. Applicant's arguments have been considered but are moot in view of the new ground(s) of rejection.

Information Disclosure Statement

2. The information disclosure statement (IDS) submitted on January 7, 2009 is being considered by the examiner.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Goeller et al (US Publication No. 2002/0178112) in view of "Official Notice".

5. As per claim 1, Goeller et al teach a system for electronically processing a check received by a merchant, comprising:

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a point-of-sale device that electronically converts the check and wherein the point-of-sale device allows such electronic conversion of the check (**see at least paragraphs [0012, 0039-0040]; POS used to convert paper checks into electronic fund transactions**) under one of a plurality of user selectable_identifiers associated with the merchant; wherein each of the plurality of user selectable identifiers is assigned to at least one selected type of check transaction and wherein each of the plurality of user selectable identifiers is predefined by the merchant prior to electronically processing the check (**see at least paragraphs [0040, 0057-0059], Tables 1 and 2**);

a check processing service linked to the point-of-sale device to receive information about the converted check from the point-of-sale device (**see at least paragraph [0039]; POS check service**) wherein the check processing service performs an authorization process on the check and notifies the merchant via the point-of-sale device of an authorize or decline decision depending on the identifier under which the check was converted (**see at least paragraphs [0040, 0057]**);

wherein at least one of the plurality of user selectable identifiers causes the point-of-sale device and

the check processing service to convert and authorize the check as an accounts receivable check (**see at least paragraphs [0081-0082, 0096]**) in a manner that is different than that for a check received in a face-to-face transaction (**see at least paragraphs [0091-0096; non-face to face transactions]**).

Goeller et al teach transaction identifiers (**see at least paragraphs [0040, 0057-0059], Tables 1 and 2**) but fail to explicitly teach at least one selected type of check transaction *comprising face-to-face check transactions, both face-to-face and non-face-to-face check transactions, non-face-to-face check transactions, or non-face-to-face check transactions*

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having common check amounts. However, "Official Notice" is taken that the concept of face-to-face and non-face-to-face transactions are well known in the art as evidenced by the Applicant's background. It would have been obvious to one of ordinary skill in the art to include the claimed feature in Goeller et al because doing so would allow for check transaction to be given a certain transaction type such as face to face in order to ensure proper handling since transactions such as face-to-face require a different procedure than other types of transactions.

Furthermore, Goeller et al teach that the transaction identifier is assigned by the service organization (**see table 2 on page 6**) but fails to teach that the identifier is assigned by the *merchant*. However, it would have been obvious to one of ordinary skill in the art to include this feature in Goeller et al because doing so would allow merchant to designate the transaction type.

6. As per claim 2, Goeller et al teach wherein the point-of-sale device comprises a location-base device (**see at least paragraph [0049, 0054]**).

7. As per claim 3, Goeller et al teach wherein the electronic conversion of the check comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check (**see at least paragraphs [0039, 0049]**) .

8. As per claim 4, Goeller et al teach wherein the plurality of user selectable identifiers includes an option on the point-of-sale device that, when selected, puts the point-of-sale device into a mode for processing accounts receivable checks (**see at least paragraph [0039, 0049]**).

9. As per claim 5, Goeller et al teach wherein the point-of-sale device in the accounts receivable mode facilitates the check processing service keeping track of accounts receivable checks processed (**see at least paragraph [0081, 0106]; settlement total**) .

10. As per claim 6, Goeller et al teach wherein the point-of-sale device in the accounts receivable mode does not issue a check transaction receipt for the accounts receivable check

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(see at least paragraphs [0091-0096; POS device does not issue receipts for non-face to face transactions]).

11. As per claim 7, Goeller et al teach wherein the check processing service authorizes or declines the check by performing a risk assessment of the check **(see at least paragraphs [0040-0041])**.

12. As per claim 8, Goeller et al teach wherein the check processing service performs the authorization process and notifies the merchant of its decision in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check **(see at least paragraphs [0041])**.

13. As per claim 9-45, these claims contain similar limitations as claims 1-8 above, therefore are rejected under the same rationale.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

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however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ramsey Refai whose telephone number is (571) 272-3975. The examiner can normally be reached on M-F 8:30 - 5:00 p.m..

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Ramsey Refai
June 21, 2009
/Ramsey Refai/
Examiner, Art Unit 3627